

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Dean G. Sutton, Esq.
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 Sparta, New Jersey 07871
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In Re:

Robbin L. Tracy

Case No.:

19-28377

Judge:

SLM

Chapter:

13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITIONThe debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Midfirst Bank,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

I paid my January, 2023 mortgage payment in the amount of \$2500.00 on January 6, 2023. Additionally, I have provided my attorney with two bank checks totaling \$3,484.00(see attached) I believe these payments will bring my account current through January, 2023.

☐ Other **(explain your answer)**:

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: January 23, 2023

/s/Robbin L. Tracy
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

8:39

< Adv Pl...- 7849



Conf# AA0Din36K

Jan 9, 2023

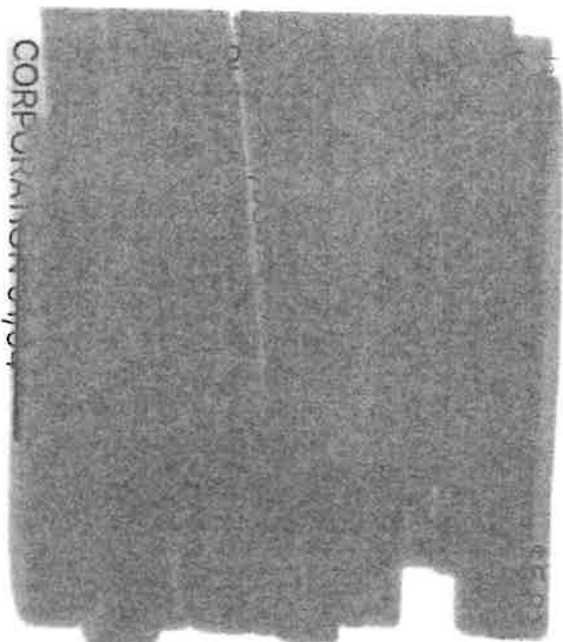


Jan 6, 2023

Midland Mortgage Bill
Payment
-\$500.00
\$1,568.82

Jan 6, 2023

MIDLAND
MORTGAGE Bill
Payment
-\$2,000.00
\$2,068.82



BANK OF AMERICA

Cashier's Check

No. 1927000343

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/11-40
NNJ

Date 01/20/23 12:14:50 PM

JEFFERSON
740 0090053 001

BANK OF AMERICA
TWO FIVE ZERO ZERO

****\$2,500.00****

Pay
To The MIDLAND MORTGAGE
Order Of

Remitter (Purchased By): ROBBIN L TRACY

Bank of America, N.A.
SAN ANTONIO, TX

AUTHORIZED SIGNATURE

[Signature]

00-53-3364B 06-2019

COPY/SCAN CAPTURED - ANTI-FRAUD PROTECTION

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.

11927000343 11110000191 1541006097

BANK OF AMERICA

Cashier's Check

No. 1927000344

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/11-40
NNJ

Date 01/20/23 12:14:50 PM

JEFFERSON
740 0090053 001

BANK OF AMERICA
NINE EIGHT FOUR ZERO ZERO

****\$984.00****

Pay
To The MIDLAND MORTGAGE
Order Of

Remitter (Purchased By): ROBBIN L TRACY

Bank of America, N.A.
SAN ANTONIO, TX

AUTHORIZED SIGNATURE

[Signature]

00-53-3364B 06-2019

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